

HOUSE BILL 482

I3, I2

11r0629

By: **Delegates Frick and Hucker**

Introduced and read first time: February 7, 2011

Assigned to: Economic Matters

Committee Report: Favorable with amendments

House action: Adopted

Read second time: March 16, 2011

CHAPTER _____

1 AN ACT concerning

2 **Consumer Protection – Information on Payment Device Receipts –**
3 **Limitations**

4 FOR the purpose of altering the number of digits of a payment device number that
5 may be printed on certain receipts by a person that accepts a payment device
6 number for the transaction of business; prohibiting a person that accepts a
7 payment device number for the transaction of business from printing more than
8 a certain number of digits of a payment device number or the expiration date of
9 a payment device on a receipt that is provided to the holder of the payment
10 device at the point of sale or transaction or retained by the person; establishing
11 a certain penalty; altering a certain definition; making certain stylistic and
12 clarifying changes; providing for a delayed effective date; and generally relating
13 to information printed on payment device receipts.

14 BY repealing and reenacting, with amendments,
15 Article – Commercial Law
16 Section 14–1318
17 Annotated Code of Maryland
18 (2005 Replacement Volume and 2010 Supplement)

19 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
20 MARYLAND, That the Laws of Maryland read as follows:

21 **Article – Commercial Law**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike-out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 14-1318.

2 (a) (1) In this section, "payment device number" means any code, account
3 number, or other means of account access, other than a check, draft, or similar paper
4 instrument, that can be used to obtain money, goods, services, or anything of value, or
5 for purposes of initiating a transfer of funds.

6 (2) **"PAYMENT DEVICE NUMBER" INCLUDES A CREDIT CARD
7 NUMBER AND A DEBIT CARD NUMBER.**

8 (b) (1) This section applies only to receipts that are electronically printed
9 in connection with the purchase of consumer goods or consumer services.

10 (2) This section does not apply to receipts where the sole means of
11 recording the [credit card number or] payment device number is by handwriting,
12 imprinting, or copying the [credit card or] payment device.

13 (c) A person that accepts a [credit card number or other] payment device
14 number for the transaction of business may not print more than [eight] FIVE digits of
15 the [credit card number or other] payment device number **OR THE EXPIRATION
16 DATE OF THE PAYMENT DEVICE** on a receipt **THAT IS** provided to the holder of the
17 [credit card or] payment device **AT THE POINT OF SALE OR TRANSACTION OR
18 RETAINED BY THE PERSON.**

19 (d) (1) The Attorney General may initiate a civil action against a person
20 [who] **THAT** violates this section to recover for the State a civil penalty not exceeding
21 \$25 for each violation.

22 (2) For the purposes of this section, each instance in which a [credit
23 card number] **PAYMENT DEVICE NUMBER OR EXPIRATION DATE** is printed when
24 prohibited by this section is a separate violation.

25 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
26 ~~October 1, 2011~~ January 1, 2013.

Approved:

Governor.

Speaker of the House of Delegates.

President of the Senate.